



Retail ISA Rate Card

Charges

Below are details of the commission rates for each transaction, the account administration fees, foreign dealing charges and deposit account interest rates. We may vary these charges/rates in accordance with our Terms and Conditions for Retail Clients (the "Terms"). Our charges may also be subject to taxes and levies (including VAT), the rates and applicability of which may change in line with applicable law.

Commission Per Transaction

Commission Charges	Rate	Minimum	Maximum	Minimum commission will apply on amounts up to	Maximum commission will apply on amounts from
ISA	0.4%	£14.50	£50	£3,625	£12,500
Example	If your consideration was £10,000 at 0.4% you would pay commission of £40.				
Star Trader*	0.2%	£14.50	£50	£7,250	£25,000
Example	If your consideration was £10,000 at 0.2% you would pay commission of £20.				

* Only available after 50 trades.

Regular Investment Charges Per Transaction

A charge of £2.50 per investment, Stamp Duty and PTM levy apply (see below), where applicable.

For the sale of any investment within the Regular Investment Plan, the ISA commission charges detailed in the table above will apply.

Other Transaction Costs

UK Stamp Duty is levied on all purchases at the applicable rate e.g. currently 0.5%.

Irish stocks have Stamp Duty levied on all purchases at the applicable rate e.g. currently 1%.

Other transaction taxes may also be levied at applicable rates.

A £1 PTM (Panel on Takeovers and Mergers) levy is charged on all bargains over £10,000.

Fees & Charges

Other fees and charges	Amount	Why we charge this fee	Timing of charge
Foreign dealing charges for an ISA	No additional charge for trading in Crest eligible foreign stocks*. £50 additional charge for overseas settlement.	Some foreign stock can only be dealt using overseas settlement, this occurs when the stock cannot be held in Crest or is not currently being held in Crest. We therefore have to hold the stock with an overseas custodian (who charge for the service).	Detailed on the contract note of any transaction for which overseas settlement is required.
Charges for Bed & ISA	£29 flat rate on the sale and no charge on the purchase to maximise the subscription.	Dealing charge to sell and repurchase existing shareholdings into an ISA.	Detailed on the contract notes of any Bed & ISA transactions.

*Please contact Stocktrade to determine whether a foreign stock is Crest eligible.

Annual management fee for an ISA	£30 minimum, 0.5%, £120 maximum.	The fee we charge you for the operation of your account and holding your stock in our Nominee as well as HMRC reporting duties.	Charged every month (around the 4th).
Individual fund switch per client	£30	The fee we charge you to switch a fund with the same fund manager.	As applicable.
To take up the rights in a rights issue or accept an open offer outside your ISA	£15	The fee we charge you to transfer your rights for a Corporate Action out of the ISA into another account.	As applicable.
Exit charge from an ISA	£15 for UK stock. £90 for foreign stock.	The charge for transferring any holdings out of your ISA.	Per line of stock into your own name or to a third party.
Early ISA closure fee	£80	The fee we charge you to cover the administrative cost of closing the account in the first year.	As applicable.

Void ISA fee (where there is a breach of HMRC Rules causing the ISA to become void)	£80	The fee we charge you to cover the administrative time closing and reversing an ISA.	As applicable.
Monthly fee from date of death to account closure	£2.50	The fee we charge you to cover the administrative cost of reporting an ISA.	As applicable.
Closure fee due to death	£80	The fee we charge you to cover the administrative time involved in closing an ISA.	As applicable.

UK VAT is applied on fees and charges in line with applicable legislation.

The annual management fee will be deducted from your deposit account or via Direct Debit. Fees will be detailed in the bi-annual Valuation Pack.

When transferring stock out of your ISA, payment will be required before we commence the transfer. In the event that sufficient funds are held on deposit we will debit the charges from your ISA.

£15 administration fee levied on any payment issued by CHAPS.

£3 administration fee levied on any payment issued by Cheque.

Foreign Exchange Rates

The foreign exchange rate is known as the spot rate, which Stocktrade will apply a margin on, this rate is known as the 'house rate'. The table below shows the tiered rates:

Transaction Value (GBP)	Margin Rate
0 - 20,000	1%
20,001 - 50,000	0.75%
50,001 - 100,000	0.5%
100,001 - 500,000	0.25%
500,001 upwards	0.15%

The above margin rates apply to the following currencies only: GBP, USD, EUR, AUD, JPY, CAD, HKD, NZD, SGD, CZK, DKK, NOK, ZAR, CHF, and SEK. For any other currency please contact Stocktrade for the relevant margin rates.

Deposit Account Interest

Deposit Account Balance	Rate Paid*
Up to £25,000	0.05%
£25,001 to £500,000	0.10%
Over £500,000	0.25%

*Deposit account interest is accrued daily and credited twice yearly, at the end of April and October. HMRC levies a flat rate charge (currently 20% but subject to change in line with tax legislation) on interest arising from cash held within your deposit account.

Please refer to the Terms, ISA Supplementary Terms & Conditions and ISA Services Guide for more information about our fees and charges.

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